

Senate File 386

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1 3 AN ACT
1 4 REQUIRING THE INSURANCE DIVISION OF THE DEPARTMENT OF COMMERCE
1 5 TO ESTABLISH A SCHOOL HEALTH INSURANCE REFORM TEAM STUDY AND
1 6 TO MAKE RECOMMENDATIONS TO THE GENERAL ASSEMBLY.

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1 8 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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1 10 Section 1. SCHOOL HEALTH INSURANCE REFORM TEAM STUDY. The
1 11 insurance division of the department of commerce shall
1 12 establish a school health insurance reform team. The school
1 13 health insurance reform team shall conduct a study to review
1 14 the availability of affordable health insurance coverage for
1 15 school district employees, insurance ratings practices, the
1 16 establishment of continuity of coverage for school districts
1 17 and their employees, and methods to improve the efficiency and
1 18 fairness of the health insurance marketplace for school
1 19 districts and their employees. The study shall include a
1 20 comparison of health insurance coverage that is offered to
1 21 school district employees, to other public employees, and to
1 22 employees in the private sector. The school health insurance
1 23 reform team shall examine the feasibility of the following:

1 24 1. Establishing a premium rating system based on the
1 25 statewide health status, claims experience, and other
1 26 demographic characteristics of school district employees.

1 27 2. Establishing basic or standard health benefit plans
1 28 with benefit levels, cost-sharing levels, exclusions, and
1 29 limitations available to all school districts and their
1 30 employees.

1 31 3. Establishing uniform coverage plans with benefit
1 32 coverages that may be added to the basic or standard plans, at
1 33 the option of a school district.

1 34 4. Establishing restrictions on premium rates and rate
1 35 increases.

2 1 5. Establishing a school district health reinsurance
2 2 program.

2 3 The commissioner of insurance shall select the members of
2 4 the school health insurance reform team which shall include a
2 5 representative of a school district with fewer than six
2 6 hundred students, a representative of a school district with
2 7 six hundred to nine hundred ninety-nine students, a
2 8 representative of a school district with one thousand or more
2 9 students, a representative of the Iowa association of school
2 10 boards, a representative of a collective bargaining
2 11 organization that represents school district employees, a
2 12 representative of a health insurance carrier, a representative
2 13 of a health insurance provider, a representative of an area
2 14 education agency, and others, who, in the opinion of the
2 15 commissioner, have expertise that would assist the team in
2 16 accomplishing its purpose.

2 17 The commissioner shall submit a report to the general
2 18 assembly on or before January 15, 2004, regarding the team's
2 19 findings and recommendations, including proposed legislation,
2 20 concerning health insurance coverage for school districts and
2 21 their employees.

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MARY E. KRAMER
President of the Senate

CHRISTOPHER C. RANTS
Speaker of the House

2 33 I hereby certify that this bill originated in the Senate and
2 34 is known as Senate File 386, Eightieth General Assembly.

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MICHAEL E. MARSHALL
Secretary of the Senate

3 5 Approved _____, 2003

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3 9 THOMAS J. VILSACK

3 10 Governor